Office of the Superintendent of Bankruptcy Canada

An Agency of Industry Canada

Bureau du surintendant des faillites Canada

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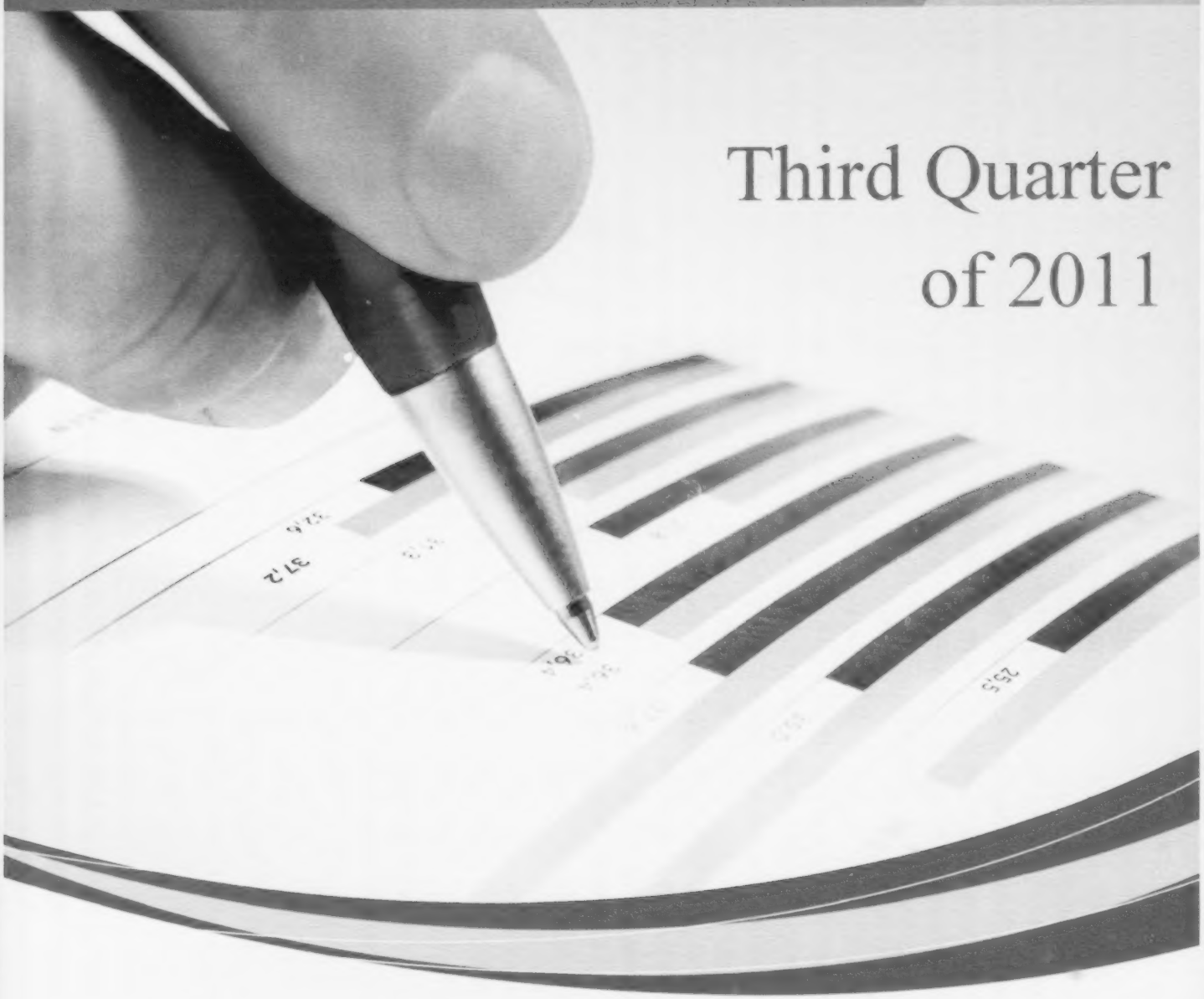
Insolvency Statistics in Canada



Third Quarter of 2011

Canada

OSB • BSF

Protecting the Integrity of the Insolvency System

Protéger l'intégrité du système d'insolvabilité

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan AREA (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm

Economic Region (ER): Standard geographic units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Newfoundland and Labrador	**523**	**573**	**540**	**-8.7**	**-3.1**	**2,265**	**2,508**	**-9.7**
Bankruptcies	492	540	502	-8.9	-2.0	2,137	2,364	-9.6
Proposals	31	33	38	-6.1	-18.4	128	144	-11.1
Prince Edward Island	**154**	**162**	**154**	**-4.9**	**0.0**	**655**	**615**	**6.5**
Bankruptcies	121	141	130	-14.2	-6.9	569	541	5.2
Proposals	33	21	24	57.1	37.5	86	74	16.2
Nova Scotia	**1,127**	**1,179**	**1,301**	**-4.4**	**-13.4**	**4,899**	**5,335**	**-8.2**
Bankruptcies	871	974	1,048	-10.6	-16.9	3,903	4,384	-11.0
Proposals	256	205	253	24.9	1.2	996	951	4.7
New Brunswick	**899**	**977**	**993**	**-8.0**	**-9.5**	**3,535**	**3,821**	**-7.5**
Bankruptcies	708	830	832	-14.7	-14.9	2,912	3,180	-8.4
Proposals	191	147	161	29.9	18.6	623	641	-2.8
Quebec	**8,839**	**9,788**	**9,479**	**-9.7**	**-6.8**	**38,412**	**40,231**	**-4.5**
Bankruptcies	6,397	7,126	7,040	-10.2	-9.1	27,980	29,899	-6.4
Proposals	2,442	2,662	2,439	-8.3	0.1	10,432	10,332	1.0
Ontario	**12,246**	**13,744**	**13,986**	**-10.9**	**-12.4**	**53,671**	**60,390**	**-11.1**
Bankruptcies	6,347	7,180	8,191	-11.6	-22.5	28,260	36,915	-23.4
Proposals	5,899	6,564	5,795	-10.1	1.8	25,411	23,475	8.2
Manitoba	**528**	**564**	**657**	**-6.4**	**-19.6**	**2,370**	**2,807**	**-15.6**
Bankruptcies	368	409	479	-10.0	-23.2	1,709	2,109	-19.0
Proposals	160	155	178	3.2	-10.1	661	698	-5.3
Saskatchewan	**549**	**587**	**603**	**-6.5**	**-9.0**	**2,299**	**2,510**	**-8.4**
Bankruptcies	353	364	400	-3.0	-11.8	1,444	1,670	-13.5
Proposals	196	223	203	-12.1	-3.4	855	840	1.8
Alberta	**2,490**	**2,746**	**2,741**	**-9.3**	**-9.2**	**10,623**	**11,394**	**-6.8**
Bankruptcies	1,718	1,961	2,064	-12.4	-16.8	7,624	8,662	-12.0
Proposals	772	785	677	-1.7	14.0	2,999	2,732	9.8
British Columbia	**2,983**	**3,007**	**3,013**	**-0.8**	**-1.0**	**12,345**	**12,801**	**-3.6**
Bankruptcies	2,032	2,109	2,259	-3.7	-10.0	8,879	9,793	-9.3
Proposals	951	898	754	5.9	26.1	3,466	3,008	15.2
Northwest Territories	**12**	**12**	**8**	**0.0**	**50.0**	**47**	**41**	**14.6**
Bankruptcies	9	8	3	12.5	200.0	32	28	14.3
Proposals	3	4	5	-25.0	-40.0	15	13	15.4
Yukon	**12**	**8**	**7**	**50.0**	**71.4**	**46**	**40**	**15.0**
Bankruptcies	10	8	7	25.0	42.9	40	31	29.0
Proposals	2	0	0	--	--	6	9	-33.3
Nunavut	**2**	**3**	**0**	**-33.3**	**--**	**10**	**4**	**150.0**
Bankruptcies	1	3	0	-66.7	--	9	3	200.0
Proposals	1	0	0	--	--	1	1	0.0
Canada	**30,364**	**33,350**	**33,482**	**-9.0**	**-9.3**	**131,177**	**142,497**	**-7.9**
Bankruptcies	**19,427**	**21,653**	**22,955**	**-10.3**	**-15.4**	**85,498**	**99,579**	**-14.1**
Proposals	**10,937**	**11,697**	**10,527**	**-6.5**	**3.9**	**45,679**	**42,918**	**6.4**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Newfoundland and Labrador	**518**	**566**	**537**	**-8.5**	**-3.5**	**2,235**	**2,483**	**-10.0**
Bankruptcies	487	533	499	-8.6	-2.4	2,109	2,339	-9.8
Proposals	31	33	38	-6.1	-18.4	126	144	-12.5
Prince Edward Island	**150**	**158**	**149**	**-5.1**	**0.7**	**635**	**597**	**6.4**
Bankruptcies	117	139	127	-15.8	-7.9	555	526	5.5
Proposals	33	19	22	73.7	50.0	80	71	12.7
Nova Scotia	**1,109**	**1,146**	**1,259**	**-3.2**	**-11.9**	**4,763**	**5,170**	**-7.9**
Bankruptcies	857	947	1,016	-9.5	-15.6	3,786	4,252	-11.0
Proposals	252	199	243	26.6	3.7	977	918	6.4
New Brunswick	**878**	**957**	**977**	**-8.3**	**-10.1**	**3,463**	**3,726**	**-7.1**
Bankruptcies	693	814	818	-14.9	-15.3	2,858	3,099	-7.8
Proposals	185	143	159	29.4	16.4	605	627	-3.5
Quebec	**8,382**	**9,216**	**9,030**	**-9.0**	**-7.2**	**36,317**	**38,039**	**-4.5**
Bankruptcies	6,067	6,703	6,719	-9.5	-9.7	26,411	28,350	-6.8
Proposals	2,315	2,513	2,311	-7.9	0.2	9,906	9,689	2.2
Ontario	**11,886**	**13,320**	**13,569**	**-10.8**	**-12.4**	**52,035**	**58,387**	**-10.9**
Bankruptcies	6,057	6,839	7,858	-11.4	-22.9	26,952	35,238	-23.5
Proposals	5,829	6,481	5,711	-10.1	2.1	25,083	23,149	8.4
Manitoba	**514**	**553**	**642**	**-7.1**	**-19.9**	**2,306**	**2,724**	**-15.3**
Bankruptcies	355	400	469	-11.3	-24.3	1,656	2,044	-19.0
Proposals	159	153	173	3.9	-8.1	650	680	-4.4
Saskatchewan	**506**	**552**	**574**	**-8.3**	**-11.8**	**2,137**	**2,356**	**-9.3**
Bankruptcies	320	339	380	-5.6	-15.8	1,334	1,571	-15.1
Proposals	186	213	194	-12.7	-4.1	803	785	2.3
Alberta	**2,411**	**2,663**	**2,631**	**-9.5**	**-8.4**	**10,266**	**10,921**	**-6.0**
Bankruptcies	1,654	1,906	1,973	-13.2	-16.2	7,340	8,274	-11.3
Proposals	757	757	658	0.0	15.0	2,926	2,647	10.5
British Columbia	**2,921**	**2,939**	**2,950**	**-0.6**	**-1.0**	**12,104**	**12,492**	**-3.1**
Bankruptcies	1,985	2,057	2,209	-3.5	-10.1	8,688	9,545	-9.0
Proposals	936	882	741	6.1	26.3	3,416	2,947	15.9
Northwest Territories	**12**	**12**	**7**	**0.0**	**71.4**	**45**	**40**	**12.5**
Bankruptcies	9	8	3	12.5	200.0	32	28	14.3
Proposals	3	4	4	-25.0	-25.0	13	12	8.3
Yukon	**11**	**8**	**7**	**37.5**	**57.1**	**44**	**37**	**18.9**
Bankruptcies	9	8	7	12.5	28.6	39	31	25.8
Proposals	2	0	0	--	--	5	6	-16.7
Nunavut	**2**	**3**	**0**	**-33.3**	--	**10**	**4**	**150.0**
Bankruptcies	1	3	0	-66.7	--	9	3	200.0
Proposals	1	0	0	--	--	1	1	0.0
Canada	**29,300**	**32,093**	**32,332**	**-8.7**	**-9.4**	**126,360**	**136,976**	**-7.8**
Bankruptcies	**18,611**	**20,696**	**22,078**	**-10.1**	**-15.7**	**81,769**	**95,300**	**-14.2**
Proposals	**10,689**	**11,397**	**10,254**	**-6.2**	**4.2**	**44,591**	**41,676**	**7.0**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Newfoundland and Labrador	**5**	**7**	**3**	**-28.6**	**66.7**	**30**	**25**	**20.0**
Bankruptcies	5	7	3	-28.6	66.7	28	25	12.0
Proposals	0	0	0	--	--	2	0	--
Prince Edward Island	**4**	**4**	**5**	**0.0**	**-20.0**	**20**	**18**	**11.1**
Bankruptcies	4	2	3	100.0	33.3	14	15	-6.7
Proposals	0	2	2	-100.0	-100.0	6	3	100.0
Nova Scotia	**18**	**33**	**42**	**-45.5**	**-57.1**	**136**	**165**	**-17.6**
Bankruptcies	14	27	32	-48.1	-56.3	117	132	-11.4
Proposals	4	6	10	-33.3	-60.0	19	33	-42.4
New Brunswick	**21**	**20**	**16**	**5.0**	**31.3**	**72**	**95**	**-24.2**
Bankruptcies	15	16	14	-6.3	7.1	54	81	-33.3
Proposals	6	4	2	50.0	200.0	18	14	28.6
Quebec	**457**	**572**	**449**	**-20.1**	**1.8**	**2,095**	**2,192**	**-4.4**
Bankruptcies	330	423	321	-22.0	2.8	1,569	1,549	1.3
Proposals	127	149	128	-14.8	-0.8	526	643	-18.2
Ontario	**360**	**424**	**417**	**-15.1**	**-13.7**	**1,636**	**2,003**	**-18.3**
Bankruptcies	290	341	333	-15.0	-12.9	1,308	1,677	-22.0
Proposals	70	83	84	-15.7	-16.7	328	326	0.6
Manitoba	**14**	**11**	**15**	**27.3**	**-6.7**	**64**	**83**	**-22.9**
Bankruptcies	13	9	10	44.4	30.0	53	65	-18.5
Proposals	1	2	5	-50.0	-80.0	11	18	-38.9
Saskatchewan	**43**	**35**	**29**	**22.9**	**48.3**	**162**	**154**	**5.2**
Bankruptcies	33	25	20	32.0	65.0	110	99	11.1
Proposals	10	10	9	0.0	11.1	52	55	-5.5
Alberta	**79**	**83**	**110**	**-4.8**	**-28.2**	**357**	**473**	**-24.5**
Bankruptcies	64	55	91	16.4	-29.7	284	388	-26.8
Proposals	15	28	19	-46.4	-21.1	73	85	-14.1
British Columbia	**62**	**68**	**63**	**-8.8**	**-1.6**	**241**	**309**	**-22.0**
Bankruptcies	47	52	50	-9.6	-6.0	191	248	-23.0
Proposals	15	16	13	-6.3	15.4	50	61	-18.0
Northwest Territories	**0**	**0**	**1**	**--**	**-100.0**	**2**	**1**	**100.0**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	1	--	-100.0	2	1	100.0
Yukon	**1**	**0**	**0**	**--**	**--**	**2**	**3**	**-33.3**
Bankruptcies	1	0	0	--	--	1	0	--
Proposals	0	0	0	--	--	1	3	-66.7
Nunavut	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Canada	**1,064**	**1,257**	**1,150**	**-15.4**	**-7.5**	**4,817**	**5,521**	**-12.8**
Bankruptcies	**816**	**957**	**877**	**-14.7**	**-7.0**	**3,729**	**4,279**	**-12.9**
Proposals	**248**	**300**	**273**	**-17.3**	**-9.2**	**1,088**	**1,242**	**-12.4**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Agriculture, Forestry, Fishing and Hunting	**41**	**27**	**24**	**51.9**	**70.8**	**142**	**159**	**-10.7**
Bankruptcies	31	14	17	121.4	82.4	94	116	-19.0
Proposals	10	13	7	-23.1	42.9	48	43	11.6
Mining and Oil and Gas Extraction	**5**	**7**	**14**	**-28.6**	**-64.3**	**32**	**68**	**-52.9**
Bankruptcies	3	6	6	-50.0	-50.0	23	46	-50.0
Proposals	2	1	8	100.0	-75.0	9	22	-59.1
Utilities	**3**	**5**	**3**	**-40.0**	**0.0**	**11**	**14**	**-21.4**
Bankruptcies	2	3	3	-33.3	-33.3	7	14	-50.0
Proposals	1	2	0	-50.0	--	4	0	--
Construction	**166**	**214**	**178**	**-22.4**	**-6.7**	**811**	**889**	**-8.8**
Bankruptcies	135	165	146	-18.2	-7.5	649	706	-8.1
Proposals	31	49	32	-36.7	-3.1	162	183	-11.5
Manufacturing	**126**	**143**	**129**	**-11.9**	**-2.3**	**524**	**603**	**-13.1**
Bankruptcies	90	102	88	-11.8	2.3	366	470	-22.1
Proposals	36	41	41	-12.2	-12.2	158	133	18.8
Wholesale Trade	**57**	**74**	**68**	**-23.0**	**-16.2**	**273**	**307**	**-11.1**
Bankruptcies	45	58	54	-22.4	-16.7	214	240	-10.8
Proposals	12	16	14	-25.0	-14.3	59	67	-11.9
Retail Trade	**155**	**139**	**175**	**11.5**	**-11.4**	**667**	**780**	**-14.5**
Bankruptcies	123	108	131	13.9	-6.1	535	635	-15.7
Proposals	32	31	44	3.2	-27.3	132	145	-9.0
Transportation and Warehousing	**81**	**96**	**75**	**-15.6**	**8.0**	**333**	**439**	**-24.1**
Bankruptcies	66	81	66	-18.5	0.0	274	362	-24.3
Proposals	15	15	9	0.0	66.7	59	77	-23.4
Information and Cultural Industries	**17**	**23**	**17**	**-26.1**	**0.0**	**82**	**86**	**-4.7**
Bankruptcies	8	15	9	-46.7	-11.1	52	58	-10.3
Proposals	9	8	8	12.5	12.5	30	28	7.1
Finance and Insurance	**21**	**34**	**22**	**-38.2**	**-4.5**	**115**	**108**	**6.5**
Bankruptcies	13	25	18	-48.0	-27.8	88	91	-3.3
Proposals	8	9	4	-11.1	100.0	27	17	58.8
Real Estate and Rental and Leasing	**24**	**37**	**34**	**-35.1**	**-29.4**	**154**	**196**	**-21.4**
Bankruptcies	19	32	29	-40.6	-34.5	123	130	-5.4
Proposals	5	5	5	0.0	0.0	31	66	-53.0

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Professional, Scientific and Technical Services	**54**	**74**	**65**	**-27.0**	**-16.9**	**279**	**370**	**-24.6**
Bankruptcies	38	47	52	-19.1	-26.9	195	270	-27.8
Proposals	16	27	13	-40.7	23.1	84	100	-16.0
Management of Companies and Enterprises	**13**	**17**	**11**	**-23.5**	**18.2**	**53**	**70**	**-24.3**
Bankruptcies	9	15	8	-40.0	12.5	44	48	-8.3
Proposals	4	2	3	100.0	33.3	9	22	-59.1
Administrative and Support, Waste Management and Remediation Services	**54**	**46**	**45**	**17.4**	**20.0**	**210**	**232**	**-9.5**
Bankruptcies	42	37	32	13.5	31.3	174	175	-0.6
Proposals	12	9	13	33.3	-7.7	36	57	-36.8
Educational Services	**6**	**10**	**12**	**-40.0**	**-50.0**	**33**	**42**	**-21.4**
Bankruptcies	4	5	8	-20.0	-50.0	23	33	-30.3
Proposals	2	5	4	-60.0	-50.0	10	9	11.1
Health Care and Social Assistance	**16**	**30**	**15**	**-46.7**	**6.7**	**79**	**69**	**14.5**
Bankruptcies	12	21	12	-42.9	0.0	60	52	15.4
Proposals	4	9	3	-55.6	33.3	19	17	11.8
Arts, Entertainment and Recreation	**20**	**31**	**22**	**-35.5**	**-9.1**	**89**	**110**	**-19.1**
Bankruptcies	16	27	20	-40.7	-20.0	77	83	-7.2
Proposals	4	4	2	0.0	100.0	12	27	-55.6
Accommodation and Food Services	**140**	**170**	**169**	**-17.6**	**-17.2**	**621**	**683**	**-9.1**
Bankruptcies	110	134	116	-17.9	-5.2	485	505	-4.0
Proposals	30	36	53	-16.7	-43.4	136	178	-23.6
Other Services (except Public Administration)	**62**	**79**	**70**	**-21.5**	**-11.4**	**303**	**287**	**5.6**
Bankruptcies	48	61	60	-21.3	-20.0	243	238	2.1
Proposals	14	18	10	-22.2	40.0	60	49	22.4
Public Administration	**3**	**0**	**2**	**--**	**50.0**	**5**	**9**	**-44.4**
Bankruptcies	2	0	2	--	0.0	2	7	-71.4
Proposals	1	0	0	--	--	3	2	50.0
Total	**1,064**	**1,257**	**1,150**	**-15.4**	**-7.5**	**4,817**	**5,521**	**-12.8**
Bankruptcies	**816**	**957**	**877**	**-14.7**	**-7.0**	**3,729**	**4,279**	**-12.9**
Proposals	**248**	**300**	**273**	**-17.3**	**-9.2**	**1,088**	**1,242**	**-12.4**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Newfoundland and Labrador	**518**	**566**	**537**	**-8.5**	**-3.5**	**2,235**	**2,483**	**-10.0**
Bankruptcies	**487**	**533**	**499**	**-8.6**	**-2.4**	**2,109**	**2,339**	**-9.8**
Proposals	**31**	**33**	**38**	**-6.1**	**-18.4**	**126**	**144**	**-12.5**
Avalon Peninsula	228	228	229	0.0	-0.4	937	1,054	-11.1
Bankruptcies	208	211	203	-1.4	2.5	860	972	-11.5
Proposals	20	17	26	17.6	-23.1	77	82	-6.1
South Coast - Burin Peninsula	33	49	51	-32.7	-35.3	207	260	-20.4
Bankruptcies	33	49	50	-32.7	-34.0	203	249	-18.5
Proposals	0	0	1	--	-100.0	4	11	-63.6
West Coast - Northern Peninsula - Labrador	109	124	102	-12.1	6.9	441	489	-9.8
Bankruptcies	104	117	97	-11.1	7.2	417	461	-9.5
Proposals	5	7	5	-28.6	0.0	24	28	-14.3
Notre Dame - Central Bonavista Bay	148	166	155	-10.8	-4.5	651	679	-4.1
Bankruptcies	142	157	149	-9.6	-4.7	629	657	-4.3
Proposals	6	9	6	-33.3	0.0	22	22	0.0
Prince Edward Island	**150**	**158**	**149**	**-5.1**	**0.7**	**635**	**597**	**6.4**
Bankruptcies	**117**	**139**	**127**	**-15.8**	**-7.9**	**555**	**526**	**5.5**
Proposals	**33**	**19**	**22**	**73.7**	**50.0**	**80**	**71**	**12.7**
Nova Scotia	**1,109**	**1,146**	**1,259**	**-3.2**	**-11.9**	**4,763**	**5,170**	**-7.9**
Bankruptcies	**857**	**947**	**1,016**	**-9.5**	**-15.6**	**3,786**	**4,252**	**-11.0**
Proposals	**252**	**199**	**243**	**26.6**	**3.7**	**977**	**918**	**6.4**
Cape Breton	228	208	231	9.6	-1.3	906	1,013	-10.6
Bankruptcies	158	169	173	-6.5	-8.7	668	796	-16.1
Proposals	70	39	58	79.5	20.7	238	217	9.7
North Shore	177	203	226	-12.8	-21.7	774	918	-15.7
Bankruptcies	130	154	174	-15.6	-25.3	582	731	-20.4
Proposals	47	49	52	-4.1	-9.6	192	187	2.7
Annapolis Valley	159	152	208	4.6	-23.6	651	725	-10.2
Bankruptcies	135	130	179	3.8	-24.6	549	631	-13.0
Proposals	24	22	29	9.1	-17.2	102	94	8.5
Southern	146	151	154	-3.3	-5.2	638	630	1.3
Bankruptcies	120	127	121	-5.5	-0.8	523	527	-0.8
Proposals	26	24	33	8.3	-21.2	115	103	11.7
Halifax	399	431	440	-7.4	-9.3	1,794	1,884	-4.8
Bankruptcies	314	366	369	-14.2	-14.9	1,464	1,567	-6.6
Proposals	85	65	71	30.8	19.7	330	317	4.1

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
New Brunswick	**878**	**957**	**977**	**-8.3**	**-10.1**	**3,463**	**3,726**	**-7.1**
Bankruptcies	**693**	**814**	**818**	**-14.9**	**-15.3**	**2,858**	**3,099**	**-7.8**
Proposals	**185**	**143**	**159**	**29.4**	**16.4**	**605**	**627**	**-3.5**
Campbellton - Miramichi	155	195	190	-20.5	-18.4	646	741	-12.8
Bankruptcies	133	176	159	-24.4	-16.4	566	630	-10.2
Proposals	22	19	31	15.8	-29.0	80	111	-27.9
Moncton - Richibucto	258	278	282	-7.2	-8.5	1,034	1,077	-4.0
Bankruptcies	193	241	230	-19.9	-16.1	844	859	-1.7
Proposals	65	37	52	75.7	25.0	190	218	-12.8
Saint John - St.Stephen	245	226	226	8.4	8.4	837	817	2.4
Bankruptcies	195	184	189	6.0	3.2	686	685	0.1
Proposals	50	42	37	19.0	35.1	151	132	14.4
Fredericton - Oromocto	133	144	169	-7.6	-21.3	569	648	-12.2
Bankruptcies	99	110	145	-10.0	-31.7	433	537	-19.4
Proposals	34	34	24	0.0	41.7	136	111	22.5
Edmundston - Woodstock	88	114	110	-22.8	-20.0	378	443	-14.7
Bankruptcies	74	103	95	-28.2	-22.1	330	388	-14.9
Proposals	14	11	15	27.3	-6.7	48	55	-12.7
Quebec	**8,382**	**9,216**	**9,030**	**-9.0**	**-7.2**	**36,317**	**38,039**	**-4.5**
Bankruptcies	**6,067**	**6,703**	**6,719**	**-9.5**	**-9.7**	**26,411**	**28,350**	**-6.8**
Proposals	**2,315**	**2,513**	**2,311**	**-7.9**	**0.2**	**9,906**	**9,689**	**2.2**
Gaspésie - Îles-de-la-Madeleine	80	109	105	-26.6	-23.8	387	373	3.8
Bankruptcies	61	77	72	-20.8	-15.3	272	254	7.1
Proposals	19	32	33	-40.6	-42.4	115	119	-3.4
Bas-Saint-Laurent	143	179	154	-20.1	-7.1	676	666	1.5
Bankruptcies	111	118	120	-5.9	-7.5	479	511	-6.3
Proposals	32	61	34	-47.5	-5.9	197	155	27.1
Capitale-Nationale	556	617	551	-9.9	0.9	2,442	2,407	1.5
Bankruptcies	447	470	443	-4.9	0.9	1,887	1,907	-1.0
Proposals	109	147	108	-25.9	0.9	555	500	11.0
Chaudière - Appalaches	251	317	310	-20.8	-19.0	1,223	1,319	-7.3
Bankruptcies	185	237	232	-21.9	-20.3	910	997	-8.7
Proposals	66	80	78	-17.5	-15.4	313	322	-2.8
Estrie	272	361	323	-24.7	-15.8	1,294	1,326	-2.4
Bankruptcies	221	294	265	-24.8	-16.6	1,064	1,083	-1.8
Proposals	51	67	58	-23.9	-12.1	230	243	-5.3
Centre-du-Québec	222	238	231	-6.7	-3.9	988	1,094	-9.7
Bankruptcies	182	187	180	-2.7	1.1	780	863	-9.6
Proposals	40	51	51	-21.6	-21.6	208	231	-10.0

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Montérégie	1,547	1,657	1,676	-6.6	-7.7	6,509	6,884	-5.4
Bankruptcies	1,091	1,159	1,231	-5.9	-11.4	4,613	5,067	-9.0
Proposals	456	498	445	-8.4	2.5	1,896	1,817	4.3
Montréal	2,184	2,399	2,368	-9.0	-7.8	9,506	9,901	-4.0
Bankruptcies	1,608	1,769	1,797	-9.1	-10.5	7,073	7,447	-5.0
Proposals	576	630	571	-8.6	0.9	2,433	2,454	-0.9
Laval	437	487	487	-10.3	-10.3	1,974	2,059	-4.1
Bankruptcies	300	356	355	-15.7	-15.5	1,366	1,451	-5.9
Proposals	137	131	132	4.6	3.8	608	608	0.0
Lanaudière	609	703	702	-13.4	-13.2	2,668	2,867	-6.9
Bankruptcies	386	470	478	-17.9	-19.2	1,735	1,978	-12.3
Proposals	223	233	224	-4.3	-0.4	933	889	4.9
Laurentides	918	927	879	-1.0	4.4	3,561	3,637	-2.1
Bankruptcies	634	636	624	-0.3	1.6	2,432	2,550	-4.6
Proposals	284	291	255	-2.4	11.4	1,129	1,087	3.9
Outaouais	488	532	544	-8.3	-10.3	2,138	2,229	-4.1
Bankruptcies	331	387	376	-14.5	-12.0	1,478	1,599	-7.6
Proposals	157	145	168	8.3	-6.5	660	630	4.8
Abitibi - Témiscamingue	134	116	125	15.5	7.2	540	636	-15.1
Bankruptcies	87	84	105	3.6	-17.1	411	512	-19.7
Proposals	47	32	20	46.9	135.0	129	124	4.0
Mauricie	261	273	276	-4.4	-5.4	1,129	1,188	-5.0
Bankruptcies	212	223	203	-4.9	4.4	928	938	-1.1
Proposals	49	50	73	-2.0	-32.9	201	250	-19.6
Saguenay - Lac-Saint-Jean	236	235	241	0.4	-2.1	1,024	1,128	-9.2
Bankruptcies	174	181	192	-3.9	-9.4	776	938	-17.3
Proposals	62	54	49	14.8	26.5	248	190	30.5
Côte-Nord	41	55	55	-25.5	-25.5	216	277	-22.0
Bankruptcies	34	45	44	-24.4	-22.7	171	218	-21.6
Proposals	7	10	11	-30.0	-36.4	45	59	-23.7
Nord-du-Québec	6	12	4	-50.0	50.0	40	48	-16.7
Bankruptcies	5	12	3	-58.3	66.7	35	36	-2.8
Proposals	1	0	1	--	0.0	5	12	-58.3
Ontario	**11,886**	**13,320**	**13,569**	**-10.8**	**-12.4**	**52,035**	**58,387**	**-10.9**
Bankruptcies	**6,057**	**6,839**	**7,858**	**-11.4**	**-22.9**	**26,952**	**35,238**	**-23.5**
Proposals	**5,829**	**6,481**	**5,711**	**-10.1**	**2.1**	**25,083**	**23,149**	**8.4**
Ottawa	909	1,027	1,017	-11.5	-10.6	4,110	4,344	-5.4
Bankruptcies	591	642	664	-7.9	-11.0	2,635	2,986	-11.8
Proposals	318	385	353	-17.4	-9.9	1,475	1,358	8.6

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Kingston - Pembroke	485	451	479	7.5	1.3	1,802	2,102	-14.3
Bankruptcies	343	301	310	14.0	10.6	1,165	1,487	-21.7
Proposals	142	150	169	-5.3	-16.0	637	615	3.6
Muskoka - Kawarthas	379	336	373	12.8	1.6	1,428	1,535	-7.0
Bankruptcies	212	177	219	19.8	-3.2	825	965	-14.5
Proposals	167	159	154	5.0	8.4	603	570	5.8
Toronto	5,237	5,756	5,783	-9.0	-9.4	22,606	25,375	-10.9
Bankruptcies	2,110	2,372	2,785	-11.0	-24.2	9,481	12,717	-25.4
Proposals	3,127	3,384	2,998	-7.6	4.3	13,125	12,658	3.7
Kitchener - Waterloo - Barrie	1,146	1,344	1,384	-14.7	-17.2	5,187	5,863	-11.5
Bankruptcies	577	707	849	-18.4	-32.0	2,705	3,701	-26.9
Proposals	569	637	535	-10.7	6.4	2,482	2,162	14.8
Hamilton - Niagara Peninsula	1,370	1,655	1,651	-17.2	-17.0	6,321	6,911	-8.5
Bankruptcies	689	821	963	-16.1	-28.5	3,173	4,343	-26.9
Proposals	681	834	688	-18.3	-1.0	3,148	2,568	22.6
London	834	878	968	-5.0	-13.8	3,461	3,798	-8.9
Bankruptcies	505	539	670	-6.3	-24.6	2,141	2,734	-21.7
Proposals	329	339	298	-2.9	10.4	1,320	1,064	24.1
Windsor - Sarnia	642	806	851	-20.3	-24.6	3,115	3,695	-15.7
Bankruptcies	421	524	593	-19.7	-29.0	2,031	2,643	-23.2
Proposals	221	282	258	-21.6	-14.3	1,084	1,052	3.0
Stratford - Bruce Peninsula	191	240	203	-20.4	-5.9	869	903	-3.8
Bankruptcies	132	170	155	-22.4	-14.8	594	688	-13.7
Proposals	59	70	48	-15.7	22.9	275	215	27.9
Northeast	559	658	678	-15.0	-17.6	2,492	3,002	-17.0
Bankruptcies	373	460	503	-18.9	-25.8	1,732	2,288	-24.3
Proposals	186	198	175	-6.1	6.3	760	714	6.4
Northwest	136	170	185	-20.0	-26.5	644	860	-25.1
Bankruptcies	104	127	148	-18.1	-29.7	470	686	-31.5
Proposals	32	43	37	-25.6	-13.5	174	174	0.0
Manitoba	**514**	**553**	**642**	**-7.1**	**-19.9**	**2,306**	**2,724**	**-15.3**
Bankruptcies	**355**	**400**	**469**	**-11.3**	**-24.3**	**1,656**	**2,044**	**-19.0**
Proposals	**159**	**153**	**173**	**3.9**	**-8.1**	**650**	**680**	**-4.4**
Southeast	20	49	51	-59.2	-60.8	160	182	-12.1
Bankruptcies	16	38	38	-57.9	-57.9	130	142	-8.5
Proposals	4	11	13	-63.6	-69.2	30	40	-25.0
South Central	16	21	30	-23.8	-46.7	91	112	-18.8
Bankruptcies	9	17	25	-47.1	-64.0	68	95	-28.4
Proposals	7	4	5	75.0	40.0	23	17	35.3

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Southwest	67	58	74	15.5	-9.5	271	307	-11.7
Bankruptcies	42	38	48	10.5	-12.5	164	203	-19.2
Proposals	25	20	26	25.0	-3.8	107	104	2.9
North Central	8	9	16	-11.1	-50.0	57	77	-26.0
Bankruptcies	8	7	9	14.3	-11.1	42	50	-16.0
Proposals	0	2	7	-100.0	-100.0	15	27	-44.4
Winnipeg	328	346	400	-5.2	-18.0	1,452	1,747	-16.9
Bankruptcies	227	249	296	-8.8	-23.3	1,063	1,330	-20.1
Proposals	101	97	104	4.1	-2.9	389	417	-6.7
Interlake	33	28	29	17.9	13.8	120	123	-2.4
Bankruptcies	26	24	27	8.3	-3.7	92	97	-5.2
Proposals	7	4	2	75.0	250.0	28	26	7.7
Parklands	26	23	16	13.0	62.5	77	78	-1.3
Bankruptcies	17	10	11	70.0	54.5	42	60	-30.0
Proposals	9	13	5	-30.8	80.0	35	18	94.4
North	14	18	25	-22.2	-44.0	79	99	-20.2
Bankruptcies	9	16	15	-43.8	-40.0	56	67	-16.4
Proposals	5	2	10	150.0	-50.0	23	32	-28.1
Saskatchewan	**506**	**552**	**574**	**-8.3**	**-11.8**	**2,137**	**2,356**	**-9.3**
Bankruptcies	**320**	**339**	**380**	**-5.6**	**-15.8**	**1,334**	**1,571**	**-15.1**
Proposals	**186**	**213**	**194**	**-12.7**	**-4.1**	**803**	**785**	**2.3**
Regina - Moose Mountain	153	138	166	10.9	-7.8	613	636	-3.6
Bankruptcies	74	69	101	7.2	-26.7	318	379	-16.1
Proposals	79	69	65	14.5	21.5	295	257	14.8
Swift Current - Moose Jaw	34	67	54	-49.3	-37.0	216	244	-11.5
Bankruptcies	26	44	39	-40.9	-33.3	145	166	-12.7
Proposals	8	23	15	-65.2	-46.7	71	78	-9.0
Saskatoon - Biggar	160	174	189	-8.0	-15.3	651	765	-14.9
Bankruptcies	115	108	129	6.5	-10.9	425	521	-18.4
Proposals	45	66	60	-31.8	-25.0	226	244	-7.4
Yorkton - Melville	46	40	43	15.0	7.0	182	189	-3.7
Bankruptcies	31	31	22	0.0	40.9	130	131	-0.8
Proposals	15	9	21	66.7	-28.6	52	58	-10.3
Prince Albert	99	129	114	-23.3	-13.2	427	473	-9.7
Bankruptcies	66	86	81	-23.3	-18.5	280	333	-15.9
Proposals	33	43	33	-23.3	0.0	147	140	5.0
Northern	14	4	8	250.0	75.0	47	49	-4.1
Bankruptcies	9	1	7	800.0	28.6	36	40	-10.0
Proposals	5	3	1	66.7	400.0	11	9	22.2

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Alberta	**2,411**	**2,663**	**2,631**	**-9.5**	**-8.4**	**10,266**	**10,921**	**-6.0**
Bankruptcies	**1,654**	**1,906**	**1,973**	**-13.2**	**-16.2**	**7,340**	**8,274**	**-11.3**
Proposals	**757**	**757**	**658**	**0.0**	**15.0**	**2,926**	**2,647**	**10.5**
Lethbridge - Medicine Hat	222	228	222	-2.6	0.0	940	1,085	-13.4
Bankruptcies	160	168	169	-4.8	-5.3	690	854	-19.2
Proposals	62	60	53	3.3	17.0	250	231	8.2
Camrose - Drumheller	108	104	121	3.8	-10.7	398	476	-16.4
Bankruptcies	76	80	88	-5.0	-13.6	291	370	-21.4
Proposals	32	24	33	33.3	-3.0	107	106	0.9
Calgary	956	982	928	-2.6	3.0	3,748	3,682	1.8
Bankruptcies	673	753	743	-10.6	-9.4	2,859	2,882	-0.8
Proposals	283	229	185	23.6	53.0	889	800	11.1
Banff - Jasper - Rocky Mountain House	65	56	48	16.1	35.4	214	243	-11.9
Bankruptcies	57	42	40	35.7	42.5	171	185	-7.6
Proposals	8	14	8	-42.9	0.0	43	58	-25.9
Red Deer	110	152	109	-27.6	0.9	581	568	2.3
Bankruptcies	73	101	86	-27.7	-15.1	419	456	-8.1
Proposals	37	51	23	-27.5	60.9	162	112	44.6
Edmonton	777	922	986	-15.7	-21.2	3,538	3,794	-6.7
Bankruptcies	495	595	688	-16.8	-28.1	2,315	2,722	-15.0
Proposals	282	327	298	-13.8	-5.4	1,223	1,072	14.1
Athabasca - Grande Prairie - Peace River	128	171	167	-25.1	-23.4	653	865	-24.5
Bankruptcies	91	131	128	-30.5	-28.9	473	668	-29.2
Proposals	37	40	39	-7.5	-5.1	180	197	-8.6
Wood Buffalo - Cold Lake	45	49	50	-8.2	-10.0	194	208	-6.7
Bankruptcies	29	35	30	-17.1	-3.3	123	137	-10.2
Proposals	16	14	20	14.3	-20.0	71	71	0.0
British Columbia	**2,921**	**2,939**	**2,950**	**-0.6**	**-1.0**	**12,104**	**12,492**	**-3.1**
Bankruptcies	**1,985**	**2,057**	**2,209**	**-3.5**	**-10.1**	**8,688**	**9,545**	**-9.0**
Proposals	**936**	**882**	**741**	**6.1**	**26.3**	**3,416**	**2,947**	**15.9**
Vancouver Island and Coast	581	660	601	-12.0	-3.3	2,578	2,459	4.8
Bankruptcies	433	475	471	-8.8	-8.1	1,943	1,954	-0.6
Proposals	148	185	130	-20.0	13.8	635	505	25.7
Lower Mainland - Southwest	1,641	1,510	1,565	8.7	4.9	6,400	6,689	-4.3
Bankruptcies	1,067	1,049	1,151	1.7	-7.3	4,515	5,037	-10.4
Proposals	574	461	414	24.5	38.6	1,885	1,652	14.1

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Thompson - Okanagan	434	441	444	-1.6	-2.3	1,913	1,848	3.5
Bankruptcies	292	293	325	-0.3	-10.2	1,301	1,396	-6.8
Proposals	142	148	119	-4.1	19.3	612	452	35.4
Kootenay	81	110	114	-26.4	-28.9	378	423	-10.6
Bankruptcies	60	69	77	-13.0	-22.1	272	309	-12.0
Proposals	21	41	37	-48.8	-43.2	106	114	-7.0
Cariboo	119	138	121	-13.8	-1.7	515	589	-12.6
Bankruptcies	79	107	92	-26.2	-14.1	404	451	-10.4
Proposals	40	31	29	29.0	37.9	111	138	-19.6
North Coast	25	24	37	4.2	-32.4	103	146	-29.5
Bankruptcies	21	18	33	16.7	-36.4	83	121	-31.4
Proposals	4	6	4	-33.3	0.0	20	25	-20.0
Nechako	12	19	29	-36.8	-58.6	87	120	-27.5
Bankruptcies	9	14	27	-35.7	-66.7	65	104	-37.5
Proposals	3	5	2	-40.0	50.0	22	16	37.5
Northeast	28	36	37	-22.2	-24.3	129	218	-40.8
Bankruptcies	24	31	32	-22.6	-25.0	104	173	-39.9
Proposals	4	5	5	-20.0	-20.0	25	45	-44.4
Northwest Territories	**12**	**12**	**7**	**0.0**	**71.4**	**45**	**40**	**12.5**
Bankruptcies	**9**	**8**	**3**	**12.5**	**200.0**	**32**	**28**	**14.3**
Proposals	**3**	**4**	**4**	**-25.0**	**-25.0**	**13**	**12**	**8.3**
Yukon Territory	**11**	**8**	**7**	**37.5**	**57.1**	**44**	**37**	**18.9**
Bankruptcies	**9**	**8**	**7**	**12.5**	**28.6**	**39**	**31**	**25.8**
Proposals	**2**	**0**	**0**	**--**	**--**	**5**	**6**	**-16.7**
Nunavut	**2**	**3**	**0**	**-33.3**	**--**	**10**	**4**	**150.0**
Bankruptcies	**1**	**3**	**0**	**-66.7**	**--**	**9**	**3**	**200.0**
Proposals	**1**	**0**	**0**	**--**	**--**	**1**	**1**	**0.0**

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Newfoundland and Labrador	**5**	**7**	**3**	**-28.6**	**66.7**	**30**	**25**	**20.0**
Bankruptcies	**5**	**7**	**3**	**-28.6**	**66.7**	**28**	**25**	**12.0**
Proposals	**0**	**0**	**0**	--	--	**2**	**0**	--
Avalon Peninsula	1	4	2	-75.0	-50.0	15	11	36.4
Bankruptcies	1	4	2	-75.0	-50.0	13	11	18.2
Proposals	0	0	0	--	--	2	0	--
South Coast - Burin Peninsula	0	1	0	-100.0	--	1	2	-50.0
Bankruptcies	0	1	0	-100.0	--	1	2	-50.0
Proposals	0	0	0	--	--	0	0	--
West Coast - Northern Peninsula - Labrador	3	1	0	200.0	--	7	6	16.7
Bankruptcies	3	1	0	200.0	--	7	6	16.7
Proposals	0	0	0	--	--	0	0	--
Notre Dame - Central Bonavista Bay	1	1	1	0.0	0.0	6	7	-14.3
Bankruptcies	1	1	1	0.0	0.0	6	7	-14.3
Proposals	0	0	0	--	--	0	0	--
Prince Edward Island	**4**	**4**	**5**	**0.0**	**-20.0**	**20**	**18**	**11.1**
Bankruptcies	**4**	**2**	**3**	**100.0**	**33.3**	**14**	**15**	**-6.7**
Proposals	**0**	**2**	**2**	**-100.0**	**-100.0**	**6**	**3**	**100.0**
Nova Scotia	**18**	**33**	**42**	**-45.5**	**-57.1**	**136**	**165**	**-17.6**
Bankruptcies	**14**	**27**	**32**	**-48.1**	**-56.3**	**117**	**132**	**-11.4**
Proposals	**4**	**6**	**10**	**-33.3**	**-60.0**	**19**	**33**	**-42.4**
Cape Breton	0	1	3	-100.0	-100.0	9	9	0.0
Bankruptcies	0	1	2	-100.0	-100.0	8	6	33.3
Proposals	0	0	1	--	-100.0	1	3	-66.7
North Shore	2	5	3	-60.0	-33.3	12	21	-42.9
Bankruptcies	2	3	3	-33.3	-33.3	9	21	-57.1
Proposals	0	2	0	-100.0	--	3	0	--
Annapolis Valley	1	5	6	-80.0	-83.3	14	22	-36.4
Bankruptcies	1	4	5	-75.0	-80.0	12	21	-42.9
Proposals	0	1	1	-100.0	-100.0	2	1	100.0
Southern	4	3	6	33.3	-33.3	16	20	-20.0
Bankruptcies	3	3	2	0.0	50.0	13	15	-13.3
Proposals	1	0	4	--	-75.0	3	5	-40.0
Halifax	11	17	23	-35.3	-52.2	85	92	-7.6
Bankruptcies	8	15	19	-46.7	-57.9	76	68	11.8
Proposals	3	2	4	50.0	-25.0	9	24	-62.5

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
New Brunswick	**21**	**20**	**16**	**5.0**	**31.3**	**72**	**95**	**-24.2**
Bankruptcies	**15**	**16**	**14**	**-6.3**	**7.1**	**54**	**81**	**-33.3**
Proposals	**6**	**4**	**2**	**50.0**	**200.0**	**18**	**14**	**28.6**
Campbellton - Miramichi	7	4	2	75.0	250.0	17	24	-29.2
Bankruptcies	6	4	2	50.0	200.0	15	22	-31.8
Proposals	1	0	0	--	--	2	2	0.0
Moncton - Richibucto	3	8	10	-62.5	-70.0	26	31	-16.1
Bankruptcies	3	5	9	-40.0	-66.7	21	30	-30.0
Proposals	0	3	1	-100.0	-100.0	5	1	400.0
Saint John - St.Stephen	6	3	3	100.0	100.0	14	7	100.0
Bankruptcies	3	3	2	0.0	50.0	7	4	75.0
Proposals	3	0	1	--	200.0	7	3	133.3
Fredericton - Oromocto	2	1	1	100.0	100.0	6	17	-64.7
Bankruptcies	1	1	1	0.0	0.0	4	10	-60.0
Proposals	1	0	0	--	--	2	7	-71.4
Edmundston - Woodstock	2	3	0	-33.3	--	8	15	-46.7
Bankruptcies	1	2	0	-50.0	--	6	14	-57.1
Proposals	1	1	0	0.0	--	2	1	100.0
Quebec	**457**	**572**	**449**	**-20.1**	**1.8**	**2,095**	**2,192**	**-4.4**
Bankruptcies	**330**	**423**	**321**	**-22.0**	**2.8**	**1,569**	**1,549**	**1.3**
Proposals	**127**	**149**	**128**	**-14.8**	**-0.8**	**526**	**643**	**-18.2**
Gaspésie - Îles-de-la-Madeleine	13	8	5	62.5	160.0	32	12	166.7
Bankruptcies	5	6	4	-16.7	25.0	21	9	133.3
Proposals	8	2	1	300.0	700.0	11	3	266.7
Bas-Saint-Laurent	16	11	5	45.5	220.0	51	39	30.8
Bankruptcies	11	6	3	83.3	266.7	38	25	52.0
Proposals	5	5	2	0.0	150.0	13	14	-7.1
Capitale-Nationale	35	40	36	-12.5	-2.8	157	153	2.6
Bankruptcies	25	33	27	-24.2	-7.4	117	100	17.0
Proposals	10	7	9	42.9	11.1	40	53	-24.5
Chaudière - Appalaches	14	29	19	-51.7	-26.3	79	91	-13.2
Bankruptcies	10	23	11	-56.5	-9.1	63	70	-10.0
Proposals	4	6	8	-33.3	-50.0	16	21	-23.8
Estrie	8	11	11	-27.3	-27.3	45	63	-28.6
Bankruptcies	7	7	8	0.0	-12.5	34	46	-26.1
Proposals	1	4	3	-75.0	-66.7	11	17	-35.3
Centre-du-Québec	14	22	15	-36.4	-6.7	62	53	17.0
Bankruptcies	10	17	9	-41.2	11.1	47	33	42.4
Proposals	4	5	6	-20.0	-33.3	15	20	-25.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Montérégie	82	89	77	-7.9	6.5	333	364	-8.5
Bankruptcies	68	65	57	4.6	19.3	257	269	-4.5
Proposals	14	24	20	-41.7	-30.0	76	95	-20.0
Montréal	133	163	145	-18.4	-8.3	619	720	-14.0
Bankruptcies	87	120	107	-27.5	-18.7	465	492	-5.5
Proposals	46	43	38	7.0	21.1	154	228	-32.5
Laval	30	39	40	-23.1	-25.0	154	146	5.5
Bankruptcies	20	31	23	-35.5	-13.0	108	93	16.1
Proposals	10	8	17	25.0	-41.2	46	53	-13.2
Lanaudière	21	37	22	-43.2	-4.5	124	131	-5.3
Bankruptcies	17	33	15	-48.5	13.3	94	98	-4.1
Proposals	4	4	7	0.0	-42.9	30	33	-9.1
Laurentides	37	52	28	-28.8	32.1	197	176	11.9
Bankruptcies	31	36	21	-13.9	47.6	144	126	14.3
Proposals	6	16	7	-62.5	-14.3	53	50	6.0
Outaouais	17	17	12	0.0	41.7	81	68	19.1
Bankruptcies	10	8	8	25.0	25.0	53	44	20.5
Proposals	7	9	4	-22.2	75.0	28	24	16.7
Abitibi - Témiscamingue	3	6	9	-50.0	-66.7	22	43	-48.8
Bankruptcies	3	6	5	-50.0	-40.0	22	38	-42.1
Proposals	0	0	4	--	-100.0	0	5	-100.0
Mauricie	16	22	14	-27.3	14.3	68	76	-10.5
Bankruptcies	13	13	14	0.0	-7.1	48	58	-17.2
Proposals	3	9	0	-66.7	--	20	18	11.1
Saguenay - Lac-Saint-Jean	8	16	6	-50.0	33.3	49	42	16.7
Bankruptcies	8	11	5	-27.3	60.0	41	36	13.9
Proposals	0	5	1	-100.0	-100.0	8	6	33.3
Côte-Nord	5	6	2	-16.7	150.0	14	9	55.6
Bankruptcies	3	6	2	-50.0	50.0	12	8	50.0
Proposals	2	0	0	--	--	2	1	100.0
Nord-du-Québec	0	1	1	-100.0	-100.0	5	4	25.0
Bankruptcies	0	1	1	-100.0	-100.0	4	4	0.0
Proposals	0	0	0	--	--	1	0	--
Ontario	**360**	**424**	**417**	**-15.1**	**-13.7**	**1,636**	**2,003**	**-18.3**
Bankruptcies	**290**	**341**	**333**	**-15.0**	**-12.9**	**1,308**	**1,677**	**-22.0**
Proposals	**70**	**83**	**84**	**-15.7**	**-16.7**	**328**	**326**	**0.6**
Ottawa	23	43	35	-46.5	-34.3	123	190	-35.3
Bankruptcies	19	32	26	-40.6	-26.9	95	156	-39.1
Proposals	4	11	9	-63.6	-55.6	28	34	-17.6

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Kingston - Pembroke	11	6	16	83.3	-31.3	36	57	-36.8
Bankruptcies	8	6	15	33.3	-46.7	31	48	-35.4
Proposals	3	0	1	--	200.0	5	9	-44.4
Muskoka - Kawarthas	21	5	8	320.0	162.5	43	46	-6.5
Bankruptcies	20	4	7	400.0	185.7	41	41	0.0
Proposals	1	1	1	0.0	0.0	2	5	-60.0
Toronto	193	232	222	-16.8	-13.1	901	1,039	-13.3
Bankruptcies	143	190	174	-24.7	-17.8	704	850	-17.2
Proposals	50	42	48	19.0	4.2	197	189	4.2
Kitchener - Waterloo - Barrie	28	39	34	-28.2	-17.6	139	163	-14.7
Bankruptcies	27	33	28	-18.2	-3.6	117	145	-19.3
Proposals	1	6	6	-83.3	-83.3	22	18	22.2
Hamilton - Niagara Peninsula	41	45	46	-8.9	-10.9	180	237	-24.1
Bankruptcies	37	31	36	19.4	2.8	144	206	-30.1
Proposals	4	14	10	-71.4	-60.0	36	31	16.1
London	8	12	7	-33.3	14.3	59	63	-6.3
Bankruptcies	7	9	5	-22.2	40.0	44	52	-15.4
Proposals	1	3	2	-66.7	-50.0	15	11	36.4
Windsor - Sarnia	18	13	18	38.5	0.0	58	75	-22.7
Bankruptcies	15	11	14	36.4	7.1	51	64	-20.3
Proposals	3	2	4	50.0	-25.0	7	11	-36.4
Stratford - Bruce Peninsula	6	7	7	-14.3	-14.3	31	32	-3.1
Bankruptcies	6	6	7	0.0	-14.3	28	27	3.7
Proposals	0	1	0	-100.0	--	3	5	-40.0
Northeast	7	13	15	-46.2	-53.3	45	62	-27.4
Bankruptcies	5	10	13	-50.0	-61.5	34	55	-38.2
Proposals	2	3	2	-33.3	0.0	11	7	57.1
Northwest	2	7	8	-71.4	-75.0	19	38	-50.0
Bankruptcies	2	7	7	-71.4	-71.4	19	34	-44.1
Proposals	0	0	1	--	-100.0	0	4	-100.0
Manitoba	**14**	**11**	**15**	**27.3**	**-6.7**	**64**	**83**	**-22.9**
Bankruptcies	**13**	**9**	**10**	**44.4**	**30.0**	**53**	**65**	**-18.5**
Proposals	**1**	**2**	**5**	**-50.0**	**-80.0**	**11**	**18**	**-38.9**
Southeast	2	2	0	0.0	--	5	4	25.0
Bankruptcies	2	2	0	0.0	--	4	3	33.3
Proposals	0	0	0	--	--	1	1	0.0
South Central	3	0	1	--	200.0	7	5	40.0
Bankruptcies	3	0	1	--	200.0	6	5	20.0
Proposals	0	0	0	--	--	1	0	--

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Southwest	4	4	3	0.0	33.3	14	21	-33.3
Bankruptcies	3	4	3	-25.0	0.0	13	19	-31.6
Proposals	1	0	0	--	--	1	2	-50.0
North Central	0	0	0	--	--	3	4	-25.0
Bankruptcies	0	0	0	--	--	1	4	-75.0
Proposals	0	0	0	--	--	2	0	--
Winnipeg	4	3	10	33.3	-60.0	24	35	-31.4
Bankruptcies	4	1	6	300.0	-33.3	21	21	0.0
Proposals	0	2	4	-100.0	-100.0	3	14	-78.6
Interlake	1	1	0	0.0	--	2	7	-71.4
Bankruptcies	1	1	0	0.0	--	2	7	-71.4
Proposals	0	0	0	--	--	0	0	--
Parklands	0	0	1	--	-100.0	6	6	0.0
Bankruptcies	0	0	0	--	--	3	5	-40.0
Proposals	0	0	1	--	-100.0	3	1	200.0
North	0	1	0	-100.0	--	2	0	--
Bankruptcies	0	1	0	-100.0	--	2	0	--
Proposals	0	0	0	--	--	0	0	--
Saskatchewan	**43**	**35**	**29**	**22.9**	**48.3**	**162**	**154**	**5.2**
Bankruptcies	**33**	**25**	**20**	**32.0**	**65.0**	**110**	**99**	**11.1**
Proposals	**10**	**10**	**9**	**0.0**	**11.1**	**52**	**55**	**-5.5**
Regina - Moose Mountain	21	10	10	110.0	110.0	56	53	5.7
Bankruptcies	17	7	7	142.9	142.9	38	27	40.7
Proposals	4	3	3	33.3	33.3	18	26	-30.8
Swift Current - Moose Jaw	2	2	3	0.0	-33.3	16	23	-30.4
Bankruptcies	1	2	1	-50.0	0.0	8	13	-38.5
Proposals	1	0	2	--	-50.0	8	10	-20.0
Saskatoon - Biggar	2	14	7	-85.7	-71.4	39	44	-11.4
Bankruptcies	2	9	7	-77.8	-71.4	32	37	-13.5
Proposals	0	5	0	-100.0	--	7	7	0.0
Yorkton - Melville	7	4	4	75.0	75.0	24	10	140.0
Bankruptcies	5	2	1	150.0	400.0	13	5	160.0
Proposals	2	2	3	0.0	-33.3	11	5	120.0
Prince Albert	8	5	5	60.0	60.0	21	23	-8.7
Bankruptcies	5	5	4	0.0	25.0	14	16	-12.5
Proposals	3	0	1	--	200.0	7	7	0.0
Northern	3	0	0	--	--	4	1	300.0
Bankruptcies	3	0	0	--	--	4	1	300.0
Proposals	0	0	0	--	--	0	0	--

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Alberta	**79**	**83**	**110**	**-4.8**	**-28.2**	**357**	**473**	**-24.5**
Bankruptcies	**64**	**55**	**91**	**16.4**	**-29.7**	**284**	**388**	**-26.8**
Proposals	**15**	**28**	**19**	**-46.4**	**-21.1**	**73**	**85**	**-14.1**
Lethbridge - Medicine Hat	2	3	6	-33.3	-66.7	16	26	-38.5
Bankruptcies	2	3	4	-33.3	-50.0	16	20	-20.0
Proposals	0	0	2	--	-100.0	0	6	-100.0
Camrose - Drumheller	3	2	2	50.0	50.0	12	24	-50.0
Bankruptcies	1	2	1	-50.0	0.0	7	20	-65.0
Proposals	2	0	1	--	100.0	5	4	25.0
Calgary	33	28	38	17.9	-13.2	136	160	-15.0
Bankruptcies	27	17	35	58.8	-22.9	108	141	-23.4
Proposals	6	11	3	-45.5	100.0	28	19	47.4
Banff - Jasper - Rocky Mountain House	2	3	1	-33.3	100.0	10	12	-16.7
Bankruptcies	2	3	1	-33.3	100.0	9	12	-25.0
Proposals	0	0	0	--	--	1	0	--
Red Deer	5	7	11	-28.6	-54.5	31	40	-22.5
Bankruptcies	5	4	10	25.0	-50.0	25	35	-28.6
Proposals	0	3	1	-100.0	-100.0	6	5	20.0
Edmonton	25	32	30	-21.9	-16.7	107	129	-17.1
Bankruptcies	20	21	24	-4.8	-16.7	86	98	-12.2
Proposals	5	11	6	-54.5	-16.7	21	31	-32.3
Athabasca - Grande Prairie - Peace River	6	6	17	0.0	-64.7	32	65	-50.8
Bankruptcies	5	4	12	25.0	-58.3	26	50	-48.0
Proposals	1	2	5	-50.0	-80.0	6	15	-60.0
Wood Buffalo - Cold Lake	1	0	3	--	-66.7	11	15	-26.7
Bankruptcies	1	0	3	--	-66.7	5	11	-54.5
Proposals	0	0	0	--	--	6	4	50.0
British Columbia	**62**	**68**	**63**	**-8.8**	**-1.6**	**241**	**309**	**-22.0**
Bankruptcies	**47**	**52**	**50**	**-9.6**	**-6.0**	**191**	**248**	**-23.0**
Proposals	**15**	**16**	**13**	**-6.3**	**15.4**	**50**	**61**	**-18.0**
Vancouver Island and Coast	12	12	14	0.0	-14.3	50	43	16.3
Bankruptcies	8	12	10	-33.3	-20.0	44	29	51.7
Proposals	4	0	4	--	0.0	6	14	-57.1
Lower Mainland - Southwest	34	37	33	-8.1	3.0	132	184	-28.3
Bankruptcies	27	27	26	0.0	3.8	102	151	-32.5
Proposals	7	10	7	-30.0	0.0	30	33	-9.1

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Thompson - Okanagan	13	11	9	18.2	44.4	41	49	-16.3
Bankruptcies	11	7	8	57.1	37.5	31	45	-31.1
Proposals	2	4	1	-50.0	100.0	10	4	150.0
Kootenay	1	3	3	-66.7	-66.7	8	6	33.3
Bankruptcies	0	3	2	-100.0	-100.0	7	5	40.0
Proposals	1	0	1	--	0.0	1	1	0.0
Cariboo	0	1	1	-100.0	-100.0	2	10	-80.0
Bankruptcies	0	0	1	--	-100.0	1	3	-66.7
Proposals	0	1	0	-100.0	--	1	7	-85.7
North Coast	1	0	0	--	--	1	1	0.0
Bankruptcies	1	0	0	--	--	1	1	0.0
Proposals	0	0	0	--	--	0	0	--
Nechako	0	1	0	-100.0	--	2	5	-60.0
Bankruptcies	0	0	0	--	--	1	5	-80.0
Proposals	0	1	0	-100.0	--	1	0	--
Northeast	1	3	2	-66.7	-50.0	4	9	-55.6
Bankruptcies	0	3	2	-100.0	-100.0	3	8	-62.5
Proposals	1	0	0	--	--	1	1	0.0
Northwest Territories	**0**	**0**	**1**	--	**-100.0**	**2**	**1**	**100.0**
Bankruptcies	**0**	**0**	**0**	--	--	**0**	**0**	--
Proposals	**0**	**0**	**1**	--	**-100.0**	**2**	**1**	**100.0**
Yukon Territory	**1**	**0**	**0**	--	--	**2**	**3**	**-33.3**
Bankruptcies	**1**	**0**	**0**	--	--	**1**	**0**	--
Proposals	**0**	**0**	**0**	--	--	**1**	**3**	**-66.7**
Nunavut	**0**	**0**	**0**	--	--	**0**	**0**	--
Bankruptcies	**0**	**0**	**0**	--	--	**0**	**0**	--
Proposals	**0**	**0**	**0**	--	--	**0**	**0**	--

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
St. John's	**N.L.**	**166**	**170**	**173**	**-2.4**	**-4.0**	**703**	**760**	**-7.5**
Bankruptcies		155	158	156	-1.9	-0.6	652	704	-7.4
Proposals		11	12	17	-8.3	-35.3	51	56	-8.9
Halifax	**N.S.**	**381**	**407**	**421**	**-6.4**	**-9.5**	**1,712**	**1,808**	**-5.3**
Bankruptcies		299	348	354	-14.1	-15.5	1,400	1,503	-6.9
Proposals		82	59	67	39.0	22.4	312	305	2.3
Moncton	**N.B.**	**182**	**182**	**197**	**0.0**	**-7.6**	**701**	**747**	**-6.2**
Bankruptcies		137	162	158	-15.4	-13.3	568	604	-6.0
Proposals		45	20	39	125.0	15.4	133	143	-7.0
Saint John	**N.B.**	**189**	**169**	**171**	**11.8**	**10.5**	**640**	**592**	**8.1**
Bankruptcies		149	141	140	5.7	6.4	524	492	6.5
Proposals		40	28	31	42.9	29.0	116	100	16.0
Saguenay	**Que.**	**129**	**151**	**142**	**-14.6**	**-9.2**	**598**	**662**	**-9.7**
Bankruptcies		86	115	115	-25.2	-25.2	429	543	-21.0
Proposals		43	36	27	19.4	59.3	169	119	42.0
Québec	**Que.**	**539**	**638**	**581**	**-15.5**	**-7.2**	**2,485**	**2,474**	**0.4**
Bankruptcies		435	486	456	-10.5	-4.6	1,921	1,937	-0.8
Proposals		104	152	125	-31.6	-16.8	564	537	5.0
Sherbrooke	**Que.**	**164**	**227**	**217**	**-27.8**	**-24.4**	**797**	**863**	**-7.6**
Bankruptcies		136	189	180	-28.0	-24.4	676	711	-4.9
Proposals		28	38	37	-26.3	-24.3	121	152	-20.4
Trois-Rivières	**Que.**	**133**	**151**	**144**	**-11.9**	**-7.6**	**606**	**656**	**-7.6**
Bankruptcies		108	117	113	-7.7	-4.4	495	532	-7.0
Proposals		25	34	31	-26.5	-19.4	111	124	-10.5
Montréal	**Que.**	**4,377**	**4,744**	**4,692**	**-7.7**	**-6.7**	**18,705**	**19,644**	**-4.8**
Bankruptcies		3,104	3,348	3,440	-7.3	-9.8	13,269	14,244	-6.8
Proposals		1,273	1,396	1,252	-8.8	1.7	5,436	5,400	0.7
Ottawa - Gatineau	**Ont./ Que.**	**952**	**1,046**	**1,087**	**-9.0**	**-12.4**	**4,237**	**4,443**	**-4.6**
Bankruptcies		627	671	702	-6.6	-10.7	2,727	3,043	-10.4
Proposals		325	375	385	-13.3	-15.6	1,510	1,400	7.9
Kingston	**Ont.**	**164**	**133**	**149**	**23.3**	**10.1**	**583**	**649**	**-10.2**
Bankruptcies		121	97	92	24.7	31.5	386	459	-15.9
Proposals		43	36	57	19.4	-24.6	197	190	3.7
Peterborough	**Ont.**	**111**	**110**	**142**	**0.9**	**-21.8**	**446**	**478**	**-6.7**
Bankruptcies		61	49	84	24.5	-27.4	257	298	-13.8
Proposals		50	61	58	-18.0	-13.8	189	180	5.0
Oshawa	**Ont.**	**427**	**388**	**460**	**10.1**	**-7.2**	**1,750**	**1,976**	**-11.4**
Bankruptcies		163	158	236	3.2	-30.9	724	983	-26.3
Proposals		264	230	224	14.8	17.9	1,026	993	3.3

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Toronto	**Ont.**	**4,732**	**5,297**	**5,273**	**-10.7**	**-10.3**	**20,605**	**23,267**	**-11.4**
Bankruptcies		1,916	2,197	2,541	-12.8	-24.6	8,680	11,739	-26.1
Proposals		2,816	3,100	2,732	-9.2	3.1	11,925	11,528	3.4
Hamilton	**Ont.**	**708**	**867**	**813**	**-18.3**	**-12.9**	**3,292**	**3,443**	**-4.4**
Bankruptcies		344	420	466	-18.1	-26.2	1,610	2,133	-24.5
Proposals		364	447	347	-18.6	4.9	1,682	1,310	28.4
St. Catharines - Niagara	**Ont.**	**403**	**478**	**546**	**-15.7**	**-26.2**	**1,875**	**2,182**	**-14.1**
Bankruptcies		222	257	328	-13.6	-32.3	998	1,397	-28.6
Proposals		181	221	218	-18.1	-17.0	877	785	11.7
Kitchener	**Ont.**	**399**	**453**	**504**	**-11.9**	**-20.8**	**1,880**	**2,254**	**-16.6**
Bankruptcies		230	259	314	-11.2	-26.8	1,072	1,452	-26.2
Proposals		169	194	190	-12.9	-11.1	808	802	0.7
Brantford	**Ont.**	**120**	**158**	**159**	**-24.1**	**-24.5**	**595**	**740**	**-19.6**
Bankruptcies		53	82	94	-35.4	-43.6	291	476	-38.9
Proposals		67	76	65	-11.8	3.1	304	264	15.2
Guelph	**Ont.**	**97**	**137**	**140**	**-29.2**	**-30.7**	**478**	**551**	**-13.2**
Bankruptcies		44	77	77	-42.9	-42.9	237	335	-29.3
Proposals		53	60	63	-11.7	-15.9	241	216	11.6
London	**Ont.**	**630**	**652**	**763**	**-3.4**	**-17.4**	**2,622**	**2,820**	**-7.0**
Bankruptcies		378	394	528	-4.1	-28.4	1,581	2,021	-21.8
Proposals		252	258	235	-2.3	7.2	1,041	799	30.3
Windsor	**Ont.**	**323**	**437**	**471**	**-26.1**	**-31.4**	**1,667**	**2,014**	**-17.2**
Bankruptcies		205	277	317	-26.0	-35.3	1,070	1,380	-22.5
Proposals		118	160	154	-26.3	-23.4	597	634	-5.8
Barrie	**Ont.**	**239**	**296**	**297**	**-19.3**	**-19.5**	**1,064**	**1,151**	**-7.6**
Bankruptcies		108	131	184	-17.6	-41.3	472	669	-29.4
Proposals		131	165	113	-20.6	15.9	592	482	22.8
Greater Sudbury	**Ont.**	**162**	**191**	**205**	**-15.2**	**-21.0**	**728**	**888**	**-18.0**
Bankruptcies		90	121	151	-25.6	-40.4	459	684	-32.9
Proposals		72	70	54	2.9	33.3	269	204	31.9
Thunder Bay	**Ont.**	**76**	**101**	**104**	**-24.8**	**-26.9**	**387**	**476**	**-18.7**
Bankruptcies		52	83	87	-37.3	-40.2	282	396	-28.8
Proposals		24	18	17	33.3	41.2	105	80	31.3
Winnipeg	**Man.**	**333**	**355**	**412**	**-6.2**	**-19.2**	**1,471**	**1,769**	**-16.8**
Bankruptcies		234	255	306	-8.2	-23.5	1,084	1,352	-19.8
Proposals		99	100	106	-1.0	-6.6	387	417	-7.2
Regina	**Sask.**	**109**	**109**	**128**	**0.0**	**-14.8**	**458**	**494**	**-7.3**
Bankruptcies		55	53	70	3.8	-21.4	241	275	-12.4
Proposals		54	56	58	-3.6	-6.9	217	219	-0.9

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Saskatoon	**Sask.**	**122**	**151**	**152**	**-19.2**	**-19.7**	**538**	**630**	**-14.6**
Bankruptcies		90	88	101	2.3	-10.9	349	423	-17.5
Proposals		32	63	51	-49.2	-37.3	189	207	-8.7
Calgary	**Alta.**	**863**	**876**	**858**	**-1.5**	**0.6**	**3,385**	**3,375**	**0.3**
Bankruptcies		604	671	686	-10.0	-12.0	2,592	2,625	-1.3
Proposals		259	205	172	26.3	50.6	793	750	5.7
Edmonton	**Alta.**	**739**	**876**	**930**	**-15.6**	**-20.5**	**3,360**	**3,572**	**-5.9**
Bankruptcies		469	565	646	-17.0	-27.4	2,188	2,551	-14.2
Proposals		270	311	284	-13.2	-4.9	1,172	1,021	14.8
Kelowna	**B.C.**	**174**	**155**	**166**	**12.3**	**4.8**	**712**	**723**	**-1.5**
Bankruptcies		108	102	126	5.9	-14.3	459	548	-16.2
Proposals		66	53	40	24.5	65.0	253	175	44.6
Abbotsford	**B.C.**	**159**	**99**	**107**	**60.6**	**48.6**	**503**	**488**	**3.1**
Bankruptcies		95	69	77	37.7	23.4	358	381	-6.0
Proposals		64	30	30	113.3	113.3	145	107	35.5
Vancouver	**B.C.**	**1,318**	**1,244**	**1,273**	**5.9**	**3.5**	**5,215**	**5,512**	**-5.4**
Bankruptcies		854	847	927	0.8	-7.9	3,629	4,100	-11.5
Proposals		464	397	346	16.9	34.1	1,586	1,412	12.3
Victoria	**B.C.**	**243**	**282**	**261**	**-13.8**	**-6.9**	**1,098**	**1,063**	**3.3**
Bankruptcies		177	201	205	-11.9	-13.7	829	830	-0.1
Proposals		66	81	56	-18.5	17.9	269	233	15.5

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
St. John's	N.L.	**1**	**3**	**1**	**-66.7**	**0.0**	**9**	**7**	**28.6**
Bankruptcies		1	3	1	-66.7	0.0	9	7	28.6
Proposals		0	0	0	--	--	0	0	--
Halifax	N.S.	**11**	**16**	**22**	**-31.3**	**-50.0**	**79**	**86**	**-8.1**
Bankruptcies		8	14	18	-42.9	-55.6	70	65	7.7
Proposals		3	2	4	50.0	-25.0	9	21	-57.1
Moncton	N.B.	**2**	**5**	**9**	**-60.0**	**-77.8**	**20**	**21**	**-4.8**
Bankruptcies		2	4	8	-50.0	-75.0	17	20	-15.0
Proposals		0	1	1	-100.0	-100.0	3	1	200.0
Saint John	N.B.	**2**	**1**	**3**	**100.0**	**-33.3**	**5**	**6**	**-16.7**
Bankruptcies		1	1	2	0.0	-50.0	2	4	-50.0
Proposals		1	0	1	--	0.0	3	2	50.0
Saguenay	Que.	**0**	**9**	**3**	**-100.0**	**-100.0**	**21**	**22**	**-4.5**
Bankruptcies		0	7	3	-100.0	-100.0	16	19	-15.8
Proposals		0	2	0	-100.0	--	5	3	66.7
Québec	Que.	**38**	**42**	**39**	**-9.5**	**-2.6**	**171**	**170**	**0.6**
Bankruptcies		28	36	27	-22.2	3.7	132	119	10.9
Proposals		10	6	12	66.7	-16.7	39	51	-23.5
Sherbrooke	Que.	**2**	**4**	**5**	**-50.0**	**-60.0**	**21**	**36**	**-41.7**
Bankruptcies		2	2	4	0.0	-50.0	13	28	-53.6
Proposals		0	2	1	-100.0	-100.0	8	8	0.0
Trois-Rivières	Que.	**10**	**6**	**4**	**66.7**	**150.0**	**35**	**38**	**-7.9**
Bankruptcies		8	5	3	60.0	166.7	27	25	8.0
Proposals		2	1	1	100.0	100.0	8	13	-38.5
Montréal	Que.	**256**	**321**	**271**	**-20.2**	**-5.5**	**1,186**	**1,292**	**-8.2**
Bankruptcies		188	241	191	-22.0	-1.6	891	900	-1.0
Proposals		68	80	80	-15.0	-15.0	295	392	-24.7
Ottawa - Gatineau	Ont./ Que.	**33**	**38**	**36**	**-13.2**	**-8.3**	**148**	**188**	**-21.3**
Bankruptcies		23	26	25	-11.5	-8.0	106	141	-24.8
Proposals		10	12	11	-16.7	-9.1	42	47	-10.6
Kingston	Ont.	**3**	**3**	**6**	**0.0**	**-50.0**	**13**	**19**	**-31.6**
Bankruptcies		2	3	6	-33.3	-66.7	10	17	-41.2
Proposals		1	0	0	--	--	3	2	50.0
Peterborough	Ont.	**10**	**2**	**1**	**400.0**	**900.0**	**13**	**5**	**160.0**
Bankruptcies		9	2	1	350.0	800.0	12	5	140.0
Proposals		1	0	0	--	--	1	0	--
Oshawa	Ont.	**6**	**11**	**16**	**-45.5**	**-62.5**	**42**	**71**	**-40.8**
Bankruptcies		6	9	13	-33.3	-53.8	40	63	-36.5
Proposals		0	2	3	-100.0	-100.0	2	8	-75.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Toronto	**Ont.**	**180**	**211**	**198**	**-14.7**	**-9.1**	**833**	**944**	**-11.8**
Bankruptcies		133	172	153	-22.7	-13.1	641	764	-16.1
Proposals		47	39	45	20.5	4.4	192	180	6.7
Hamilton	**Ont.**	**19**	**25**	**22**	**-24.0**	**-13.6**	**87**	**109**	**-20.2**
Bankruptcies		16	18	17	-11.1	-5.9	68	95	-28.4
Proposals		3	7	5	-57.1	-40.0	19	14	35.7
St. Catharines - Niagara	**Ont.**	**14**	**9**	**14**	**55.6**	**0.0**	**55**	**78**	**-29.5**
Bankruptcies		13	8	11	62.5	18.2	49	68	-27.9
Proposals		1	1	3	0.0	-66.7	6	10	-40.0
Kitchener	**Ont.**	**5**	**10**	**9**	**-50.0**	**-44.4**	**36**	**57**	**-36.8**
Bankruptcies		4	8	7	-50.0	-42.9	28	47	-40.4
Proposals		1	2	2	-50.0	-50.0	8	10	-20.0
Brantford	**Ont.**	**2**	**7**	**5**	**-71.4**	**-60.0**	**20**	**24**	**-16.7**
Bankruptcies		2	2	4	0.0	-50.0	13	20	-35.0
Proposals		0	5	1	-100.0	-100.0	7	4	75.0
Guelph	**Ont.**	**2**	**2**	**0**	**0.0**	**--**	**7**	**13**	**-46.2**
Bankruptcies		2	1	0	100.0	--	6	13	-53.8
Proposals		0	1	0	-100.0	--	1	0	--
London	**Ont.**	**6**	**7**	**5**	**-14.3**	**20.0**	**39**	**49**	**-20.4**
Bankruptcies		5	5	3	0.0	66.7	28	40	-30.0
Proposals		1	2	2	-50.0	-50.0	11	9	22.2
Windsor	**Ont.**	**9**	**5**	**14**	**80.0**	**-35.7**	**25**	**42**	**-40.5**
Bankruptcies		7	4	11	75.0	-36.4	21	37	-43.2
Proposals		2	1	3	100.0	-33.3	4	5	-20.0
Barrie	**Ont.**	**7**	**8**	**8**	**-12.5**	**-12.5**	**34**	**26**	**30.8**
Bankruptcies		7	7	6	0.0	16.7	30	22	36.4
Proposals		0	1	2	-100.0	-100.0	4	4	0.0
Greater Sudbury	**Ont.**	**2**	**1**	**2**	**100.0**	**0.0**	**6**	**8**	**-25.0**
Bankruptcies		1	1	2	0.0	-50.0	4	8	-50.0
Proposals		1	0	0	--	--	2	0	--
Thunder Bay	**Ont.**	**2**	**5**	**4**	**-60.0**	**-50.0**	**15**	**23**	**-34.8**
Bankruptcies		2	5	3	-60.0	-33.3	15	20	-25.0
Proposals		0	0	1	--	-100.0	0	3	-100.0
Winnipeg	**Man.**	**4**	**3**	**10**	**33.3**	**-60.0**	**24**	**37**	**-35.1**
Bankruptcies		4	1	6	300.0	-33.3	21	23	-8.7
Proposals		0	2	4	-100.0	-100.0	3	14	-78.6
Regina	**Sask.**	**12**	**9**	**7**	**33.3**	**71.4**	**34**	**37**	**-8.1**
Bankruptcies		11	6	4	83.3	175.0	25	19	31.6
Proposals		1	3	3	-66.7	-66.7	9	18	-50.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2011	Q2 2011	Q3 2010	Q2 2011 to Q3 2011	Q3 2010 to Q3 2011	09-30-2011	09-30-2010	% Change
Saskatoon	**Sask.**	**2**	**10**	**3**	**-80.0**	**-33.3**	**33**	**33**	**0.0**
Bankruptcies		2	5	3	-60.0	-33.3	26	26	0.0
Proposals		0	5	0	-100.0	--	7	7	0.0
Calgary	**Alta.**	**32**	**24**	**36**	**33.3**	**-11.1**	**118**	**144**	**-18.1**
Bankruptcies		26	14	33	85.7	-21.2	92	127	-27.6
Proposals		6	10	3	-40.0	100.0	26	17	52.9
Edmonton	**Alta.**	**24**	**30**	**28**	**-20.0**	**-14.3**	**99**	**117**	**-15.4**
Bankruptcies		19	20	22	-5.0	-13.6	80	88	-9.1
Proposals		5	10	6	-50.0	-16.7	19	29	-34.5
Kelowna	**B.C.**	**6**	**6**	**3**	**0.0**	**100.0**	**23**	**20**	**15.0**
Bankruptcies		5	4	2	25.0	150.0	18	16	12.5
Proposals		1	2	1	-50.0	0.0	5	4	25.0
Abbotsford	**B.C.**	**2**	**3**	**2**	**-33.3**	**0.0**	**6**	**13**	**-53.8**
Bankruptcies		2	3	2	-33.3	0.0	6	13	-53.8
Proposals		0	0	0	--	--	0	0	--
Vancouver	**B.C.**	**28**	**32**	**28**	**-12.5**	**0.0**	**113**	**154**	**-26.6**
Bankruptcies		21	22	21	-4.5	0.0	83	126	-34.1
Proposals		7	10	7	-30.0	0.0	30	28	7.1
Victoria	**B.C.**	**6**	**6**	**3**	**0.0**	**100.0**	**32**	**20**	**60.0**
Bankruptcies		4	6	3	-33.3	33.3	28	16	75.0
Proposals		2	0	0	--	--	4	4	0.0